

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DER

OFFICE OF THE UNITED STATES TRUSTEE
 DISTRICT OF MARYLAND
 MONTHLY OPERATING REPORT - CHAPTER 11
 INDIVIDUAL DEBTORS

Check if this is an
 amended report.

COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from:

10-1-20

to

10-31-20**THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH**

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 **Bank Statements for All Bank Accounts open during any day during the period**
 (remember to redact all but the last four digits of bank account number)

QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
1a. If no, explain. _____		
2. Are all insurance policies current and in effect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2a. If no, explain.** _____		
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3a. If no, explain.** _____		
4. Did you pay all your bills on time this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5a. If yes, why?** _____		
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7a. If yes, when will they be closed? _____		

**If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 11/18/20

Signature (Debtor):

Print name: Joseph G. Gorski

Signature (Co-Debtor):

Print name: _____

DEBTOR: Joseph G GorskiCASE NUMBER: 19-11500-DERFor Period from: 10-1-20 to 10-31-20**CASH FLOW SUMMARY (SEE NOTE A)**

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. Beginning Cash Balance\$ 62,203.91 (1) A**2. Cash Receipts**

Wages	\$ <u>6,872.83</u>
Sole Proprietorship Revenues	<u></u>
Draws from owned entities other than Sole Prop	<u></u>
Rental Income	<u>1,431.00</u>
Other <u>Social Security</u>	<u>3309.50</u>
Other <u>Advantage</u>	<u>30.00</u>
Total Cash Receipts for the month	\$ <u>11,613.33</u> 0.00 B

3. Cash Disbursements

Primary residence: Rent or home mortgage payment	\$ <u>5,850</u>
Utilities and Communication related Expenses	<u>449.56</u>
Home maintenance (repairs/upkeep/association dues)	<u>405.</u>
Food / Groceries / Housekeeping supplies	<u>683.</u>
Restaurants/Entertainment/Recreation	<u>548.42</u>
Clothing / Laundry / Personal Care	<u>72.</u>
Charitable and Religious Contributions	<u></u>
Insurance payments	<u>124.38</u>
Installment payments (including car payments)	<u></u>
Transportation related (gas, parking, tolls)	<u>115.32</u>
Alimony, maintenance, support of others	<u></u>
Legal / Professional Fees / U.S. Trustee Fees	<u>324.88</u>
Sole Proprietorship Expenses	<u></u>
Rental Property related: mortgages / expenses / repairs	<u></u>
Other <u>Medical / Dental</u>	<u>668.92</u>
Other <u>Taxes</u>	<u>28,281.</u>
Other <u></u>	<u></u>
Other <u></u>	<u></u>
Miscellaneous	<u>200.20</u>
Total Cash Disbursements for the month	\$ <u>37,722.68</u> 0.00 C

4. Net Cash Flow for Month(Total Cash Receipts less Total Cash Disbursements) (B - C) 3,890.65 0.00 D**5. Ending Cash Balance**(A + D) \$ 66,094.59 0.00 E**CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES**

Total Disbursements for the Month (from above)	<u>37,722.68</u> 0.00
Add: Any amounts paid on behalf of the debtor by others	<u>0</u>
Disbursements for U.S. Trustee Fee Calculation	<u>37,722.68</u> 0.00

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

DEBTOR:

Joseph G Gorski

Case Number: 19-1500-DER

A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD

Period ending:	10-31-20	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:	Sandy Spring Bank	5206			
Last four digits of account		5206			
Purpose of Acct (Personal or Business)		Personal			
Type of account (Checking or Savings)		Checking			
Balance per Bank Statement at End of the Period	36,974.41				
TOTAL OF ALL ACCOUNTS AT END OF PERIOD	36,974.41	0.00			

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)

Are post petition mortgage payments current?

No

Yes

Do you have other past due post petition bills?

No

Yes

If yes, how much do you owe, including past due mortgage payments?

\$

(Please attach a list of the creditors and amounts owed)

C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)

Does anyone owe you any money?

No

Yes

If yes, how much is owed to you?

\$

(Please attach a list of the purpose and amounts owed)

D. UNUSUAL ITEMS

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

DEBTOR: Joseph G Gorski

CASE #: 19-1500-PER

CASH RECEIPTS DETAIL

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 10-1-20 to 10-31-20
(attach additional sheets as necessary)

Bank Name Sandy Spring Bank Last four digits of account number 5206

A. For each counter deposit made during the period, record the following information:

B. For direct deposits to your account which identify the source of the deposit, just record the grand total of all of these deposits. 301,000.00

C. Deduct transfers between accounts made to this account included in Section A or B above.

Total Cash Receipts \$42,018.30

DEBTOR: Joseph G GorskiCASE #: 19-11500-DER**CASH DISBURSEMENTS DETAIL**

The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

For Period: 10-1-20 to 10-31-20
(attach additional sheets as necessary)Bank Name Sandy Spring Bank

Last four digits of account number

5206

A. For all checks written, record the detail of each showing the following information:

Date	Check No.	Payee	Description (Purpose)	Amount
10/11/20	433			1,972.
10/12	430			1.37
10/15	433	Felipe Alvarez	FRS55	135.00
10/16	439	Bank of America	Mortgage	5,500.00
10/18	432			3.00
10/18	434	Kaiser Permanente	Medical	30.60
10/19	435	Quickbooks	Accounting	40.00
10/19	437	Felipe Alvarez	Glass	135.00
10/20	438			40.00
10/23	439			121.59
10/23	441			11.97
10/26	442			328.47
10/30	440			100.
10/20	448	Bank of America	Mortgage	5,500

B. For direct debits to your account which identify the who is being paid, just record the grand total of all of these withdrawals

2345.15

C. Deduct transfers between accounts made to this account included in Section A or B above.

5
\$16,263.65 0.00
Total Cash Disbursements
This total should agree with Page 2

RECEIPTS AND DISBURSEMENTS RECAP

Debtor: Joseph F GorskiCase #: 19-11500-DERDate Case was filed: 2-5-2019

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date. It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

NOTE: These amounts are directly obtained from Page 2 of the associated MOR.

Year: 2019

	Receipts	Disb	Net
Jan	0	0	0
Feb	21,700	19,157	2,543 0
Mar	19,480	7,001	12,778 0
Apr	13,306	14,791	(-1454) 0
May	29,456	25,676	3,780 0
Jun	15,755	14,984	821 0
Jul	11,026	14,719	(-3693) 0
Aug	15,454	20,336	(-5322) 0
Sep	47,026	53,646	(-6620) 0
Oct	42,123	16,710	25,529 0
Nov	19,487	14,680	4,959 0
Dec	26,648	39,611	(-12,763) 0

Year: 2020

	Receipts-2	Disb-2	Net-2
	17,249	14,594	2655 0
	27,053	12,395	14,655 0
	11,851	18,734	(-7087) 0
	11,451	13,803	(-2352) 0
	13,503	18,294	(-4791) 0
	12,070	11,455	615 0
	10,182	15,754	(-5072) 0
	19,182	18,067	1115 0
	19,182	18,067	1115 0
	41,613	37,722	3891 0
			0
			0

TOTAL	262,015	0	241,409	0	20,606	0
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	0	0	0	0
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Sandy Spring Bank

From here. For here.

Last statement: September 30, 2020
 This statement: October 31, 2020
 Total days in statement period: 31

Page 1 of 4
 XX-XXXX52-06
 (0)

*****AUTO**SCH 5-DIGIT 21403
 14668 0.7880 AV 0.389 52 6015

Direct inquiries to:
 800-399-5919

JOSEPH G GORSKI
 DEBTOR IN POSSESSION CASE 19-11500-DER
 400 FERRY POINT RD
 ANNAPOLIS MD 21403-1306

Sandy Spring Bank
 17801 Georgia Ave
 Olney MD 20832

My Free Banking

Account number	XX-XXXX52-06
Low balance	\$2,247.31
Average balance	\$10,077.38

DAILY ACTIVITY

Date	Description	Additions	Subtractions	Balance
09-30	Beginning balance			\$11,356.17
10-01	Check 433		-1,972.00	9,384.17
10-02	Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRIT ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 000089004536		-88.94	9,295.23
10-02	Check 430		-1.37	9,293.86
10-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55457020 COLONIAL PARKING #1QPS ALEXANDRIA VA XXXXXXXXXXXX0862 SEQ # 200288401039		-14.00	9,279.86
10-05	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 INT*QuickBooks Online 800-446-8 CA XXXXXXXXXXXX0862 SEQ # 200342774651		-40.00	9,239.86
10-05	Debit Card Purchase POS PURCHASE TERMINAL 0048U044 FALLS CHURCH CIT FALLS CHU VA XXXXXXXXXXXX0862 SEQ # 889138		-21.02	9,218.84
10-05	Check 423		-135.00	9,083.84
10-06	Deposit 715.50			9,799.34
10-06	Debit Card Purchase MERCHANT PURCHASE TERMINAL 55432860 AUTOGRAPH HOTEL ALEXANDRIA VA XXXXXXXXXXXX0862 SEQ # 200873745193		-548.42	9,250.92
10-06	Check 429		-5,500.00	3,750.92
10-06	Check 432		-3.00	3,747.92
10-06	Check 434		-30.60	3,717.32



Sandy Spring Bank

From here. For here.

Last statement: September 30, 2020
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Page 1 of 4
 XX-XXXX52-06
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Sandy Spring Bank

From here. For here.

JOSEPH G GORSKI
October 31, 2020Page 3 of 4
XX-XXXX52-06

Date	Description	Additions	Subtractions	Balance
10-20	Check 438		-40.00	2,380.37
10-23	Check 439		-121.09	2,259.28
10-23	Check 441		-11.97	2,247.31
10-26	' Wire IN 202010260031345 TRADEWAYS, LTD ANNAPOLIS, MD 2140	30,000.00		32,247.31
10-26	' Wire Fee 202010260031345 TRADEWAYS, LTD ANNAPOLIS, MD 2140		-12.00	32,235.31
10-26	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRIT ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 002821111045		-72.00	32,163.31
10-26	Check 442		-328.47	31,834.84
10-27	' Deposit	715.50		32,550.34
10-28	' ACH Credit SSA TREAS 310 XXSOC SEC 201028	3,309.50		35,859.84
10-30	' Deposit	6,872.83		42,732.67
10-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 55417340 TLF*UNIVERSITY FLOWER FAIRFAX VA XXXXXXXXXXXX0862 SEQ # 163042462036		-86.20	42,646.47
10-30	' Debit Card Purchase MERCHANT PURCHASE TERMINAL 25247800 BAY RIDGE WINE & SPIRIT ANNAPOLIS MD XXXXXXXXXXXX0862 SEQ # 003613116301		-72.00	42,574.47
10-30	Check 440		-100.00	42,474.47
10-30	Check 448		-5,500.00	36,974.47
10-31	Ending totals	42,018.33	-16,400.03	\$36,974.47

CHECKS

Number	Date	Amount
423	10-05	135.00
429 *	10-06	5,500.00
430	10-02	1.37
432 *	10-06	3.00
433	10-01	1,972.00
434	10-06	30.60
435	10-14	40.00
437 *	10-19	135.00

Number	Date	Amount
438	10-20	40.00
439	10-23	121.09
440	10-30	100.00
441	10-23	11.97
442	10-26	328.47
448 *	10-30	5,500.00

* Skip in check sequence



Sandy Spring Bank

From here. For here.

JOSEPH G GORSKI
October 31, 2020Page 4 of 4
XX-XXXX52-06

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Sandy Spring Bank